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ABSTRACT

This book examines the failure of government efforts to keep college affordable as the real price of higher education has increased rapidly in recent years. Chapter 1 reviews the benefits resulting from a college education. Chapter 2 examines the forces causing college price increases since 1980. Chapter 3 shows the differential impact that changes in college affordability has had on different income groups. Chapter 4 describes the evolution of federal student aid programs from 1965 to the present. Chapter 5 focuses on the consequences of policy changes in federal programs for lower- and middle-income students. Chapter 6 looks at approaches used by the states in allocating limited resources to either public colleges and/or to lower-income students. In chapter 7, recent innovations in college finance, such as prepaid tuition, college savings bonds, and assured access programs, are discussed. Chapter 8 examines the relationship between changes in college affordability and college participation. Chapter 9 shows how limited government resources, rising educational costs, and the failure to target funds to the most needy, have caused net college prices to spiral upward. Chapter 10 considers several of the leading reform proposals and shows why they have failed to win legislative or public support. Chapter 11 proposes revitalization of Pell grants, repair of student loan programs, and increased state experimentation. (Contains chapter endnotes.) (DB)

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